Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Timothy First name	Veronica First name
	your driver's license or	James	Margaret
	passport).	Middle name	Middle name
	Bring your picture	Burleson Last name	Burleson
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX - <u>0691</u>	XXX - XX - <u>1952</u>
	number or federal Individual Taxpayer	OR	OR
	Identification number	9xx - xx	9 xx - xx

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Document Burleson Timothy James Debtor 1 Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name EIN	Business name Business name EIN EIN
5.	Where you live		If Debtor 2 lives at a different address:
		804 Ontario Dr Number Street	Number Street
		Romeoville IL 60446 City State ZIP Code WILL County	City State ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
_			Suit Lin Sout
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Timothy James Document Burleson Page 3 of 69

Case Number (if known)

Pa	Tell the Court About Yo	ur Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form 2010) ter 7 ter 11 ter 12		quired by 11 U.S.C. § 342(b) for Individuals age 1 and check the appropriate box.	
_		- 0				\dashv
8.	How you will pay the fee	local yours subm	court for more details self, you may pay with	about how you may p cash, cashier's check on your behalf, your at	Please check with the clerk's office in your pay. Typically, if you are paying the fee control or your attorney is torney may pay with a credit card or check	
		Appli I requ	cation for Individuals	to Pay The Filing Fee	ose this option, sign and attach the in Installments (Official Form 103A). st this option only if you are filing for Chapter 7. e your fee, and may do so only if your income is	
		pay t	he fee in installments). If you choose this o	plies to your family size and you are unable to otion, you must fill out the <i>Application to Have the</i> B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None	When	Case Number	
			District None	When	MM / DD / YYYY Case Number MM / DD / YYYY	
			District	When	Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with	■ No □ Yes.	Debtor		Relationship to you Case Number, if known	
	you, or by a business parter, or by affiliate?		Dobtos		MM / DD / YYYY	
					Relationship to you Case Number, if known MM / DD / YYYY	
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord obtaresidence?	nined an eviction judgmen	nt against you and do you want to stay in your	
			☐ No. Go to line 12☐ Yes. Fill out <i>Initia</i> this bankruptcy p	al Statement About an Ev	viction Judgment Against You (Form 101A) and file it with	

Debto	First Name	James Middle Name	Document Burleson	6 Entered 09/28/16 12:2 Page 4 of 69 Case Number (if kn		Desc Main	_
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	Yes.	☐ Single Asset Real Esta		State	Zip Code	
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance she documents No. I a No. I a th Yes. I a	deadlines. If you indicate the et, statement of operations, do not exist, follow the process m not filing under Chapter 1 m filing under Chapter 11, be Bankruptcy Code.	court must know whether you are a small bust you are a small business debtor, you must cash-flow statement, and federal income to edure in 11 U.S.C. § 1116(1)(B). 1. 1. 1. 1. 1. 1. 1. 1. 1.	ust attach y tax return o	your most recent or if any of these e definition in	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any	■ No. □ Yes. W	hat is the hazard?				

property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

. What is the hazard?		
If immediate attention is	needed, why is it needed?	
Where is the property? _	Number Street	
	City	State ZIP Code

Debtor 1

Timothy James Document

Page 5 of 69 Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Timothy James Document Burleson Page 6 of 69

Case Number (if known)

Pa	Answer These Questions	for Reporting Purposes			
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.			
			r business debts? Business debts are debts estment or through the operation of the busines	-	
		No. Go to line 16c. Yes. Go to line 17.			
		16c. State the type of debts you o	owe that are not consumer debts or business d	ebts.	
7.	Are you filing under Chapter 7?	No. I am not filing under Cl	hapter 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exempt p es are paid that funds will be available to distrib		
8.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
9.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
0.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Pa	rt 7: Sign Below				
or	you	correct. If I have chosen to file under Chap	I declare under penalty of perjury that the information of the relief available under each chap	e, under Chapter 7, 11,12, or 13	
			did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(,	
		I request relief in accordance with	the chapter of title 11, United States Code, spe	ecified in this petition.	
			ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up d 3571.		
		/s/ Timothy James Bu Signature of Debtor 1		eronica Margaret Burleson ture of Debtor 2	
		Executed on09/26/2016		ted on09/26/2016 MM / DD / YYYY	

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Debtor 1	Timothy	James	Burleson	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Kristin T Schindler	Date	Date: 09/27/2016	
Signature of Attorney for Debtor	Dato	MM / DD / YYYY	
Kristin T Schindler			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone312-332-1800	Email ad	_{dress} ndil@geracilav	v.com
6302937	IL		
Bar number	State		

Fill in this information to identify your case:					
Debtor 1	Timothy	James	Burleson		
	First Name	Middle Name	Last Name		
Debtor 2	Veronica	Margaret	Burleson		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number (If known)			_		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 266,400
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 65,498
1c. Cop	y line 63, Total of all property on Schedule A/B	\$ 331,898
	•	
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e <i>D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D) v the total you listed in Column A, <i>Amount of claim,</i> at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$183,046
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) v the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u>
3b. Copy	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$82,832
Part 3:	Summarize Your Liabilities	
4. Schedul	e I: Your Income (Official Form 106I)	\$7,893.41
Copy v	our combined monthly income from line 12 of <i>Schedule I</i>	Ψ1,000.+1
5. Schedul	bur combined monthly income from line 12 of Schedule I	\$5,877.92

Page 9 of 69 Document Timothy James Burleson Case Number (if known) _ First Name Middle Name Last Name <u>AssetsAmount</u> **EntriesDescription LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal,

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit

\$ 11,374.53

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

this form to the court with your other schedules.

	Total claim
From Part 4 of Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_28,459.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 28,459.00

	normation to lability	your case and this filing:	Filed 09/29/16	09/28/16 12:21:42 of 69	Desc	Main	
ebtor 1	Timothy	James	Burleson				
	First Name	Middle Name	Last Name				
ebtor 2	Veronica	Margaret	Burleson				
pouse, if filing)	First Name	Middle Name	Last Name				
	. ,	e : <u>NORTHERN</u> District of	f_ <u>ILLINOIS(State)</u>		Па	Check if this	s is an
ase Numbe f known)	Г		_		_	amended fil	
onsible for s, write yo	supplying correct in ur name and case nu	•	•	form. On the top of any additi	-		
Do you ov	vn or have any legal (or equitable interest in an	y residence, building, land, or similar pro				
No.	vn or have any legal o	or equitable interest in an					
_	vn or have any legal o	·	y residence, building, land, or similar pro				
No. Yes.	Describe	·	y residence, building, land, or similar pro	perty? Do not dedu	ct secured claim		
No. Yes.	Describe	· 	y residence, building, land, or similar pro What is the property? Check all that apply. Single-family home	perty? Do not deduthe amount of	ct secured claim of any secured c ho Have Claims	claims on Sche	edule D:
No. Yes.	Describe	· 	y residence, building, land, or similar pro What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not dedu the amount of	of any secured o ho Have Claims	claims on School Secured by P	edule D: Property
No. Yes.	Describe	· 	what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	perty? Do not deduthe amount of	of any secured on the secured of the	claims on Sche	edule D: Property
No. Yes. Cacun Monostreet addr	Describe	description [what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not dedu the amount Creditors W	of any secured on the Have Claims use of the erty?	claims on Sche	edule D: Property alue of the ou own?
No. Yes. Cacun Mostreet addr	Describe	description [What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not dedu the amount Creditors W	of any secured on the secured of the	claims on Sche	edule D: Property
No. Yes. Cacun Monostreet address Cactus	Describe	description [what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	Do not dedu the amount Creditors W	of any secured on the Have Claims use of the erty?	claims on Sche	edule D: Property alue of the ou own?
Yes. Cacun M Street addr Cactus City	Describe	description [what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Do not dedu the amount Creditors W Current val entire prope \$ Describe the	of any secured of the Have Claims ue of the erty? 200.00 e nature of you	claims on Schot Secured by F Current va portion yo Secured by F	edule D: Property alue of the bu own? 200.
Yes. Cacun M Street addr Cactus City	Describe	TX 79013 State ZIP Code	what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	Do not dedu the amount Creditors W Current val entire prop	of any secured of the Have Claims ue of the erty? 200.00 e nature of you che as fee simple.	claims on Schot Secured by F Current va portion yo Superior ownersh ple, tenancy	edule D: Property alue of the pu own? 200. hip y by
No. Yes. Cacun M Street addr	Describe	TX 79013 State ZIP Code	what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Do not dedu the amount Creditors W Current val entire prop	of any secured of the Have Claims ue of the erty? 200.00 e nature of you	claims on Schot Secured by F Current va portion yo Superior ownersh ple, tenancy	edule D: Property alue of the pu own? 200.

Debtor 2 only

Debtor 1 and Debtor 2 only

property identification number:

Single-family home

Investment property

Timeshare

Debtor 1 only
Debtor 2 only

Debtor 1 and Debtor 2 only

property identification number:

At least one of the debtors and another

Other _

Duplex or multi-unit building

Condominium or cooperative

Manufactured or mobile home

Antigua

City

County

Ft. Lauderdale

Street address, if available, or other description

FL

State

33336

ZIP Code

Land

At least one of the debtors and another

What is the property? Check all that apply.

Who has an interest in the property? Check one.

Other information you wish to add about this item, such as local

Official Form 106A/B Record # 717503 Schedule A/B: Property Page 1 of 8

Other information you wish to add about this item, such as local

Check if this is a community property

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D*:

Creditors Who Have Claims Secured by Property

500.00

Describe the nature of your ownership

interest (such as fee simple, tenancy by the entireties, or a life estat), if known.

Check if this is a community property

(see instructions)

Current value of the

500.00

portion you own?

(see instructions)

Current value of the

entire property?

Case 16-30841 Doc 1 Timothy Debtor 1

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_			What is the property? Check all that apply.	Do not deduct	secured claim	ns or exemp	ptions. Put
Florida			Single-family home	the amount of Creditors Who	any secured of	claims on S	Schedule D:
Street address, if available, or	r other description		Duplex or multi-unit building				
			Condominium or cooperative	Current value entire proper			value of the you own?
			Manufactured or mobile home	ontile proper	· · ·	portion	you oui
Ft. Lauderdale	FL	33336	Land	\$	500.00	\$	500.
City	State	ZIP Code	Investment property				
			Timeshare	Describe the	_		=
County			Other interest (such as the entireties, or				
			Who has an interest in the property? Check one.	the entireties	, or a life es	itat), ii Kiit	OWII.
			Debtor 1 only				
			Debtor 2 only	П			
			Debtor 1 and Debtor 2 only	Check if (see instr	this is a con	nmunity p	property
			At least one of the debtors and another	(300 111311	uctions)		
			property identification number:				
804 Ontario Dr			what is the property? Check all that apply. Single-family home	Do not deduct the amount of	any secured of	claims on S	Schedule D:
804 Ontario Dr Street address, if available, or	r other description		What is the property? Check all that apply.		any secured of	claims on S	Schedule D:
	r other description		What is the property? Check all that apply. Single-family home	the amount of	any secured on Have Claims	claims on S Secured b	Schedule D:
	r other description		What is the property? Check all that apply. Single-family home Duplex or multi-unit building	the amount of Creditors Who	any secured on Have Claims e of the	claims on S Secured b	Schedule D: by Property
	r other description	60446	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of Creditors Who Current value entire proper	any secured on Have Claims e of the	claims on S Secured b	Schedule D: by Property value of the
Street address, if available, or	·	60446 ZIP Code	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of Creditors Who Current value entire proper	any secured of the control of the co	claims on S Secured b	Schedule D: by Property value of the you own?
Street address, if available, or Romeoville	IL		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the amount of Creditors Who Current value entire proper \$2	any secured of Have Claims e of the tty?	Claims on S Secured b Current portion \$	Schedule D: by Property value of the you own? 265,000.0
Street address, if available, or Romeoville	IL		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	the amount of Creditors Who Current value entire proper	any secured of the Claims e of the rty? 665,000.00 nature of yo	Claims on S Secured b Current portion \$	Schedule D: by Property value of the you own? 265,000.
Street address, if available, or Romeoville	IL		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	the amount of Creditors Who Current value entire proper \$2 Describe the	any secured of the Claims e of the cty? 665,000.00 nature of you	Claims on S Secured b Current portion \$ our owner ple, tenar	Schedule D: by Property value of the you own? 265,000.
Street address, if available, or Romeoville	IL		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	the amount of Creditors Who Current value entire proper \$2 Describe the interest (sucl	any secured of the Claims e of the cty? 665,000.00 nature of you	Claims on S Secured b Current portion \$ our owner ple, tenar	Schedule D: by Property value of the you own? 265,000.
Street address, if available, or Romeoville	IL		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one.	the amount of Creditors Who Current value entire proper \$2 Describe the interest (sucl	any secured of the Claims e of the cty? 665,000.00 nature of you	Claims on S Secured b Current portion \$ our owner ple, tenar	Schedule D: by Property value of the you own? 265,000.0
Street address, if available, or Romeoville	IL		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only	the amount of Creditors Who Current value entire proper \$2 Describe the interest (such the entireties)	any secured of the Claims e of the cty? e65,000.00 nature of you has fee simes, or a life es	claims on S Secured b Current portion \$ our owner ple, tenar tat), if kno	Schedule D: by Property value of the you own? 265,000. rship ncy by own.
Street address, if available, or Romeoville	IL		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of Creditors Who Current value entire proper \$2 Describe the interest (such the entireties	any secured of the Claims e of the cty? e65,000.00 nature of you has fee simes, or a life es	claims on S Secured b Current portion \$ our owner ple, tenar tat), if kno	Schedule D: by Property value of the you own? 265,000. rship ncy by own.

Case 16-30841

Desc Main

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Document Page 12 of 69 umber (if known) Doc 1 Timothy Debtor 1 **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Describe..... Chevrolet Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Astro Model: Creditors Who Have Claims Secured by Property Debtor 2 only 1994 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 123,000 Approximate Mileage: At least one of the debtors and another 2,600.00 Other information: Check if this is community property (see instructions) Chevrolet Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Trailblazer Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2007 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 109,000 Approximate Mileage: At least one of the debtors and another 3,775.00 3,775.00 Other information: Check if this is community property (see instructions) Make: Chevrolet Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Equinox Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2013 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 48,000 Approximate Mileage: At least one of the debtors and another 13,687.00 13.687.00 Other information: Check if this is community property (see instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Describe..... Yes. 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 20,062.00 **Describe Your Personal and Household Items** Part 3:

Do you own or nave any legal	or equitable interest in any of the following items?	portion you own? Do not deduct secured cl or exemptions	laims
06. Household goods and furing Examples: Major appliances, No.	nishings furniture, linens, china, kitchenware		
Yes. Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$1,800	\$ <u>1,</u>	, <u>800.0</u> 0

Debtor 1	Timot		6-30841 Middle Name	Doc 1	Filed 09/28/16 Burleson Document Last Name	Entered 09/28/16 12:21:42 Page 13 of 69 umber (if known)	2 Desc M	ain	
E		Televisions and ra	including cell pho	nes, cameras, n	tal equipment; computers, prin nedia players, games	ters, scanners; music	\$1,300		
08. C	ollectible	s of value	riat screen TV,	computer, printe	r, music collection, cell phone		\$1,300	\$	<u>1,300.0</u> 0
		-			vork; books, pictures, or other a orabilia, collectibles	art objects;			
								\$	0.00
E	Examples:	for sports and Sports, photograph ; carpentry tools; n	nic, exercise, and		ipment; bicycles, pool tables, g	jolf clubs, skis; canoes	\$100		
	rearms							\$	100.00
	No.	Pistols, rifles, shoto	guns, ammunition,	and related equ	ipment				
I	Yes.	Describe	Firearm				\$150	\$	150.00
11. CI	No.		furs, leather coats	, designer wear,	shoes, accessories			·	
ı	Yes.	Describe	Clothes, shoes,	coats, accessor	ies		\$500	\$	500.00
	-	Everyday jewelry, (costume jewelry, e	engagement ring	s, wedding rings, heirloom jew	elry, watches, gems,		·	
l	Yes.	Describe	Costume jewelry	/, wedding rings			\$1,500	\$	1,500.00
	on-farm a Examples:	animals Dogs, cats, birds, l	norses					-	
ı	Yes.	Describe	2 dogs				\$0	s	0.00
14. Aı	ny other No.	personal and ho	busehold items	you did not a	Iready list, including any	health aids you did not list		*	
į	Yes.	Describe						\$	0.00
15. A c	dd the do	llar value of all	of your entries	from Part 3, ii	ncluding any entries for pa	ages you have attached			\$5,350.00
for	Part 3.	Write that numb	er here			>	L		,
Part	: 4:	escribe Your Fin	ancial Assets						
Do yo	u own o	have any legal	or equitable in	terest in any o	of the following?		Curre	nt value of t	the

or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe.....

portion you own? Do not deduct secured claims

\$____0.00

Case 16-30841 Timothy

Doc 1

Filed 09/28/16

Desc Main

Debtor 1

First Name Middle Name

Burleson
TYGGGGGGGGGGGG
Döcument
Dogarrion
Last Name

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17.	Deposits o	f money				
			s, or other financial accounts; certificates of our fixed from the same	deposit; shares in credit unions, brokerage houses, institution, list each.		
	Yes.	Describe	Account Type: Ins	stitution name:		
	_		Checking Account	Romeoville Community Credit Union	\$	170.00
			Savings Account	Romeoville Community Credit Union	\$	227.00
			Savings Account	Romeoville Community Credit Union	\$	615.00
			Checking Account	Romeoville Community Credit Union	s 3	3,400.00
			•			1,412.00
18.	Bonds, mu	tual funds, or p	publicly traded stocks		*	
	Examples:	Bond funds, invest	tment accounts with brokerage firms, money	market accounts		
	No.					
	Yes.	Describe	Institution or issuer name:			
					\$	0.00
19.		ly traded stock	and interests in incorporated and ur	nincorporated businesses, including an interest in		
	No.		Name of Fallin and Bassach of Ourse	and the control of th		
	Yes.	Describe	Name of Entity and Percent of Owner	'snip:	¢	0.00
20	Governme	nt and cornorat	e bonds and other negotiable and no	on-negotiable instruments	Φ	0.0
-0.			le personal checks, cashiers' checks, promis	-		
	-		re those you cannot transfer to someone by			
	No.					
	Yes.	Describe	Issuer name:			
					\$	0.00
21.		or pension aco		accounts, or other pension or profit-sharing plans		
	No.	interests in IIVA, L	1110A, Neogii, 401(k), 403(b), tillit saviligs (accounts, or other pension or profit-straining plans		
	Yes.	Describe	Type of account and Institution name	•		
	103.	Describe	Pension plan	IMRF	\$ U	nknown
			Retirement account	Equivest Annuity	\$ 7	,524.00
			401(k) or similar plan	Prudential		2,650.00
			. ()		•	0,174.00
22.	Security de	eposits and pre	payments		<u> </u>	,,,,,,,,,,,
	Your share Examples:	of all unused depo	osits you have made so that you may continal andlords, prepaid rent, public utilities (electric			
	No.					
	Yes.	Describe	Institution name or individual:			0.00
23.	Annuities (A contract for a	a periodic payment of money to you,	either for life or for a number of years)	\$	0.00
	No.					
	Yes.	Describe	Issuer name and description:			
24.			IRA, in an account in a qualified ABL (b), and 529(b)(1).	E program, or under a qualified state tuition program.	\$	0.00
	Yes.	Describe	Institution name and description. Sen	arately file the records of any interests.11 U.S.C. § 521(c):		
		Describe	monadon name and accomption. Cop	anatoly into the records of any interested in e.e.e. g oz 1/6/.	\$	0.00
25.	Trusts, equ	uitable or future	interests in property (other than any	thing listed in line 1), and rights or powers		
	Yes.	Describe				
	_				\$	0.00
26.			marks, trade secrets, and other intellarmes, websites, proceeds from royalties and			
	No.					
	Yes.	Describe			•	0.00
27	licenses f	ranchiege and	other general intangibles		\$	0.00
۷1.				noldings, liquor licenses, professional licenses		
	Yes.	Describe				
					\$	0.00

Schedule A/B: Property

Case 16-30841 Timothy Debtor 1

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Burleson
Document
Last Name Doc 1

Desc Main

First Name

Middle Name

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Мо	ney or propert	ty owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds of	owed to you		
	No.			
	Yes. [Describe		\$ 0.00
29.	Family suppo	ort		\$ <u>0.0</u> 0
			um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.			
	Yes. [Describe		\$ 0.00
30.	Other amoun	nts someone o	wes you	<u> </u>
			ibility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes. [Describe		
31	Interest in inc	surance polici	as	\$0.00
"		•	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe	Life inurance \$0	
			Life illurance 30	\$0.00
32.	Any interest i	in property the	at is due you from someone who has died	
		beneficiary of a li use someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.	
	Yes. [Describe		\$ 0.00
33.	Examples: Acc	cidents, employn	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	\$ <u>0.0</u> 0
	Yes.	Describe	Workers compensation claim against employer for hip injury, Attorney Peter Corti, Chicago IL	\$0.00
34.	Other conting	gent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	
	Yes. [Describe		\$ 0.00
35.	Any financial	l assets you d	id not already list	\$ <u>0.0</u> 0
	No.	-		
	Yes. [Describe		
				\$0.00
36.	Add the dolla	r value of all o	of your entries from Part 4, including any entries for pages you have attached	
			er here>	\$34,587.00
F	art 5: Des	scribe Any Busi	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	or have any le	gal or equitable interest in any business-related property?	
	Yes.			0
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts red	ceivable or co	mmissions you already earned	
	No.			
	Yes. [Describe		
1				\$0.00

Debtor 1 Timothy Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main Document Page 16 of 69 Pag

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. Water system \$5,500 5,500.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 5500.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes. 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00

\$0.00

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

for Part 6. Write that number here

Case 16-30841 Timothy

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Desc Main

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 266,200.00 55. Part 1: Total real estate, line 2 \$ 20,062.00 56. Part 2: Total vehicles, line 5 \$ 5,350.00 57. Part 3: Total personal and household items, line 15

58. Part 4: Total financial assets, line 36 \$ 34,587.00 59. Part 5: Total business-related property, line 45 \$5,500.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$65,499.00 62. Total personal property. Add lines 56 through 61. \$65,499.00

63. Total of all property on Schedule A/B. Add line 55 + line 62\$331,699.00

Fill in this information to identify your case:						
Debtor 1	Timothy	James	Burleson			
	First Name	Middle Name	Last Name			
Debtor 2	Veronica	Margaret	Burleson			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of _	<u>ILLINOIS</u> (State)			
Case Number	r					
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exempt		in Film with the second	
	emptions are you claiming? Check		•	
	ming state and federal nonbankrupto		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
F			the information below	
For any property	y you list on <i>Schedule A/B</i> that you	ı cıaım as exempt, tili in t	the information below.	
•	n of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	804 Ontario Dr Romeoville IL 60446 - Primary Residence	\$ 265,000	\$ _ 30,000	735 ILCS 5/12-901 - \$30,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2007 Chevrolet Trailblazer with over 109,000 miles.	\$ <u>3,775</u>	\$ <u>2,400</u>	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2013 Chevrolet Equinox with over 48,000 miles	\$ <u>13,687</u>	\$2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,800		735 ILCS 5/12-1001(b) - \$1,800.00
ine from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
icial Form 106C	Record # 717503	Schedule C: T	The Property You Claim as Exempt	Page 1 of

Debtor 1 Timothy

James

Dogument

Page 19 of 69 Number (if known)

First Name

Middle Name

Last Name

-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_1,300	 \$	735 ILCS 5/12-1001(b) - \$1,300.00
ine from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	2 bicycles	\$_ 100	 \$	735 ILCS 5/12-1001(b) - \$100.00
ine from Schedule A/B:	09		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Firearm	\$ <u>150</u>	 \$	735 ILCS 5/12-1001(b) - \$150.00
ine from Schedule A/B:	10		100% of fair market value, up to any applicable statutory limit	
Brief escription:	Clothes, shoes, coats, accessories	\$_500		735 ILCS 5/12-1001(a),(e) - \$500.00
ine from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Costume jewelry, wedding rings	\$_1,500		735 ILCS 5/12-1001(b) - \$1,500.00
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	2 dogs	\$ <u>0</u>		735 ILCS 5/12-1001(b) - \$0.00
ine from Schedule A/B:	13		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Checking Account, Romeoville Community Credit Union , 170.00	\$ <u>170</u>		735 ILCS 5/12-1001(b) - \$170.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief Jescription:	Savings Account, Romeoville Community Credit Union , 227.00	\$_227	 \$	735 ILCS 5/12-1001(b) - \$227.00
ine from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Savings Account, Romeoville Community Credit Union , 615.00	\$ <u>615</u>	\$	735 ILCS 5/12-1001(b) - \$615.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Checking Account, Romeoville Community Credit Union , 3,400.00	\$_3,400	\$	735 ILCS 5/12-1001(b) - \$3,400.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	

Page 20 of 69 Case Number (if known) Dogument Debtor 1 Timothy James Last Name First Name Middle Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Pension plan, IMRF, 1.00	\$Unknown	\$	40 ILCS 5/16-190 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	Retirement account, Equivest Annuity , 7,524.00	\$_ 7,524	\$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, Prudential , 22,650.00	\$_22,650	\$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	Life inurance	\$ <u> </u>	\$	215 ILCS 5/238 - \$0.00
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
Brief description:	Workers compensation claim against employer for hip injury, Attorney Peter Corti, Chicago IL	\$Unknown	\$	820 ILCS 305/21 - \$0.00
Line from Schedule A/B:	33		100% of fair market value, up to any applicable statutory limit	
3. Are you claimin	g a homestead exemption of more	e than \$155,675?		
(Subject to adjus	stment on 4/01/16 and every 3 year	s after that for cases filed on	or after the date of adjustment .)	
No.				
□ No	acquire the property covered by th	e exemption within 1,215 day	s before you filed this case?	
☐ Yes.				
Official Form 1060	N Page 4 717503	<u> </u>	Drawarty Vary Claims on Evenuet	Page 3 of 3

Fill in this in	Caso 16	ntify your case:	o 1 Filad 00/29/16	Entered 09/28/3 1 of 69	16 12:21:42	Desc Main	
		many your outer		1 01 09			
Debtor 1	Timothy	James	Burleson				
	First Name	Middle Name	Last Name Purlocop				
Debtor 2	Veronica	Margare					
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court f	or the : <u>NORTHERN</u>				_	
Case Numbe	er		(State)			Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D	<u> </u>					
Schedule	D: Credito	ors Who Have	Claims Secured by F	Property			12/1
Be as complete	e and accurate as	s possible. If two marr	ied people are filing together, both	are equally responsible for			
		eded, copy the Additi me and case number (onal Page, fill it out, number the er if known).	itries, and attach it to this	form. On the top of a	ny	
1. Do any cre	editors have clain	ns secured by your pr	operty?				
∏ No. CI	heck this box and	submit this form to the	court with your other schedules. Yo	ou have nothing else to repo	ort on this form.		
	ill in all of the infor						
165.11	iii iii aii oi tile iilioi	imation below.					
Part 1:	List All Secured C	laims					
		Pt b th-	and the second states and the second to		Column A	Column A	Column C
			n one secured claim, list the credito rticular claim, list the other creditors		Amount of claim	Value of collateral	Unsecured portion
			al order according to the creditors na		Do not deduct the value of collateral	that supports this claim	If any
2.1 BK OF	= =		Describe the property that secure	es the claim:	\$ 157,484.00	\$ 265,000.00	\$ 0.00
	AMER				<u> </u>	Ψ	φ_0.00
Creditor's 4909 S	s Name Savarese Cir		804 Ontario Dr Romeoville IL 60 Residence	446 - Primary			
Number	Street						
			As of the date you file, the claim	is: Check all that apply.	_		
Tomno		EL 22624	Contingent				
Tampa City		FL 33634 State Zip Code	Unliquidated				
		·	Disputed				
_	s the debt? Check	one.	Nature of Lien. Check all that apply	•			
Debtor	1 only		An agreement you made (such a car loan)	s mortgage or secured			
=	1 and Debtor 2 only	<i>I</i>	Statutory lien (such as tax lien, m	nechanic's lien)			
=	st one of the debtors		Judgment lien from a lawsuit				
Па			Other (including a right to offset)				
	c if this claim relate nunity debt	es to a					
	t was incurred	2013-2016	Last 4 digits of account number	<u>6114</u>			
2.2 Gatewa	ay ONE Lending 8	%	Describe the property that secure	es the claim:	\$ _15,703.00	\$ <u>13,687.00</u>	\$ <u>2,016.00</u>
Creditor's	Name		2013 Chevrolet Equinox with over	er 48,000 miles			
	Riverview Dr Ste	1					
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Anahei	im	CA 92808	Contingent Unliquidated				
City		State Zip Code	Disputed				
Who owe	s the debt? Check	one.	Nature of Lien. Check all that apply	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	2 only		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	iechanic's lien)			
At leas	st one of the debtors	and another	Judgment lien from a lawsuit				
Check	c if this claim relate	es to a	Other (including a right to offset)				
	nunity debt	2013-08-31	Last 4 digits of account number	8259			
	t was incurred		A on this page. Write that number		\$ 173,187.00		
Add tile (uonar value oi yo	ar entries in Column /	a on this page. Write that humber	11616.	Ψ 170,107.00		

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Timothy Debtor 1

James

Document

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		Additional Page		Column A	Column A	Column C
Part 1: After Isiting any entries on this page, nu		After Isiting any entries on this page, nu	mber them beginning with 2.3, followed	Amount of claim	Value of collateral that supports this	Unsecured portion
		by 2.4, and so forth.		Do not deduct the value of collateral	claim	If any
2.3	ISPC		Describe the property that secures the claim:	\$ 6,859.00	\$ <u>5,500.00</u>	\$ 1,359.00
		r's Name Gunn Hwy	Water system			
	Numbe	er Street				
			As of the date you file, the claim is: Check all that apply.			
	Odes	sa FL 33556	Contingent Unliquidated			
	City	State Zip Code	Disputed			
	Who ow	ves the debt? Check one.	Nature of Lien. Check all that apply.			
	Debt	or 1 only	An agreement you made (such as mortgage or secured			
	Debt	or 2 only	car loan)			
	Debt	or 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another			Judgment lien from a lawsuit			
	П		Other (including a right to offset)			
	_	ck if this claim relates to a munity debt				
		bt was incurred 2011-2016	Last 4 digits of account number NULL			
2.4	Suns	et Resorts	Describe the property that secures the claim:	\$_3,000.00	\$ <u>200.00</u>	\$_2,800.00
		r's Name	Cacun Mexico Cactus TX 79013			
	Po Bo Numbe					
	Nullibe	Silver Silver				
			As of the date you file, the claim is: Check all that apply.			
	Miam	i FL 33116	Contingent			
	City	State Zip Code	Unliquidated Disputed			
	Who ow	ves the debt? Check one.	Nature of Lien. Check all that apply.			
	Debt	or 1 only	An agreement you made (such as mortgage or secured			
	Debt	or 2 only	car loan)			
	Debt	or 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At lea	ast one of the debtors and another	Judgment lien from a lawsuit			
	_		Other (including a right to offset)			
		ck if this claim relates to a munity debt	_			
	Date De	bt was incurred	Last 4 digits of account number			

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$ 183,046.00

\$<u>183,046.00</u>

Fill in this is	Casa 16 209/		Filod 00/29/16	Entered 09/28/16 12:21:42	Desc Main
FIII III UIIS II	nformation to identify your	case.		3 of 69	
Debtor 1	Timothy	James	Burleson		
	First Name	Middle Name	Last Name		
Debtor 2	Veronica	Margaret	Burleson		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the : N	ORTHERN District	of <u>ILLINOIS</u>		
Case Numbe	er		(State)		Check if this is an
(If known)					amended filing
Official F	form 106E/F				
			nsecured Claims		12/15
ist the other p I/B: Property (reditors with page of any additions of additio	party to any executory cont (Official Form 106A/B) and partially secured claims tha	racts or unexpired on Schedule G: Ex at are listed in Sch , number the entric me and case num	I leases that could result in a xecutory Contracts and Une. redule D: Creditors Who Haves in the boxes on the left. A	s and Part 2 for creditors with NONPRIORITY cl a claim. Also list executory contracts on <i>Sched</i> expired Leases (Official Form 106G). Do not incl execution of the Continuation Page to this page. On the	lule lude any s
	editors have priority unsect	urod claims agains	et vou?		
_	• •	area cianno agame	n you!		
_	o to Part 2.				
Yes.	vour priority upocoured alo	ima If a proditor by	as more than one priority upo	ecured claim, list the creditor separately for each	oloim For
each claim nonpriority unsecured	n listed, identify what type of amounts. As much as poss I claims, fill out the Continua	claim it is. If a clair ible, list the claims tion Page of Part 1	n has both priority and nonpri in alphabetical order accordin	iority amounts, list that claim here and show both ng to the creditor's name. If you have more than t lds a particular claim, list the other creditors in Pa	priority and wo priority
(I of all cx	planation of each type of old	iiii, see tile ilistide		Total claim	Priority Nonpriority
					amount amount
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claim	s		
3. Do any cre	editors have nonpriority un	secured claims ag	ainst you?		
∏ No. Yo	ou have nothing to report in	this part. Submit th	nis form to the court with your	other schedules.	
Yes.			,		
nonpriority included in	unsecured claim, list the cre	editor separately fo editor holds a partic	r each claim. For each claim	or who holds each claim. If a creditor has more the listed, identify what type of claim it is. Do not list of itors in Part 3.If you have more than three nonprices.	claims already
4.1 AMEX		Las	st 4 digits of account number	NULL	\$ <u>0.00</u>
Creditor's Po Box	Name (297871	Wh	en was the debt incurred?	2015-2016	
Number	Street				
		As	of the date you file, the claim	is: Check all that apply.	
F. d.l.	ordendala EL C		Contingent		
City		33329 Zip Code	Unliquidated		
	s the debt? Check one.	Zip Code	Disputed		
Debtor	1 only				
=	2 only		pe of NONPRIORITY unsecure	d claim:	
=	1 and Debtor 2 only		Student loans		
=	et one of the debtors and another	_	Obligations arising out of a separ	•	
	t if this claim relates to a	_	that you did not report as priority		
	nunity debt im subject to offest?	Ц	Debts to pension or profit-sharing	g pians, and other similar debts	
No	,	_	Other, Specify Credit Card of	or Credit Use	
Yes			Other. Specify Credit Card c	or credit 666	

Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main Page 24 of 69 Case Number (if known) Document Timothy James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** BK OF AMER \$ 3,204.00 Last 4 digits of account number _ Creditor's Name 2009-2016 Po Box 982238 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent El Paso TX 79998 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Canals & Trails CU \$ 3,258.00 Last 4 digits of account number 4.3 Creditor's Name 2012-2016 201 E 9Th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Lockport IL 60441 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Personal Loan Yes CBNA NULL \$ 428.00 4.4 Last 4 digits of account number Creditor's Name 2008-2016 50 Northwest Point Road When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Elk Grove Village 60007 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

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Debtor 1	Case 16-30841	Doc 1	Filed 09/28/16 Document	Entered 09/28/16 12:21:42 Page 27 of 69 Case Number (if known)	Desc Main	
JODIOI I	First Name Middle Name		Last Name	Case Namber (# Mom)		_
Part	2: Your NONPRIORITY Unsecured Cla	ims - Continuati	on Page			
After lis	ting any entries on this page, number t	hem beginning	with 4.4, followed by 4.5	i, and so forth.		Total Claim
4.11 .	CITI	_ Last	4 digits of account number	r NULL		\$ <u>3,099.00</u>
	Creditor's Name			2009-2016		
	Po Box 6241	_ Wher	was the debt incurred?	2009-2010		
	Number Street					
		_ As of	the date you file, the clain	n is: Check all that apply.		
	Sioux Falls SD 57117	=	ontingent			
	City State Zip Coc	– ⊔ ^{Ur}	nliquidated			
	ho owes the debt? Check one.	∐ Di	sputed			
	Debtor 1 only					
	Debtor 2 only	Туре	of NONPRIORITY unsecur	red claim:		
	Debtor 1 and Debtor 2 only	∐St	udent loans			
	At least one of the debtors and another	L O	oligations arising out of a sep	aration agreement or divorce		
	Check if this claim relates to a		at you did not report as priorit			
le	community debt the claim subject to offest?	∐ De	ebts to pension or profit-shari	ng plans, and other similar debts		
13	No		her. Specify Credit Card	or Credit Llee		
F	Yes	 Of	ner. Specify Orealt Card	or Great Ose		
4.12 .	CITI	_ Last	4 digits of account number	rNULL		\$ 19,032.00
	Creditor's Name			0004 0040		
	Po Box 6241	_ Wher	was the debt incurred?	2004-2016		
	Number Street					
		_ As of	the date you file, the clain	n is: Check all that apply.		
	0: 5 !! 00 57447		ontingent			
	Sioux Falls SD 57117	_ Ui	nliquidated			
	City State Zip Coo 'ho owes the debt? Check one.	Di Di	sputed			
	Debtor 1 only					
	Debtor 2 only	Туре	of NONPRIORITY unsecur	red claim:		
	Debtor 1 and Debtor 2 only	☐ St	udent loans			
	At least one of the debtors and another	oi	oligations arising out of a sep	aration agreement or divorce		
Г	Check if this claim relates to a	th	at you did not report as priorit	y claims		
	community debt	☐ De	ebts to pension or profit-shari	ng plans, and other similar debts		
ls	the claim subject to offest? ■	_				
	No Two	Ot	her. Specify Credit Card	or Credit Use		
4.13 .	Yes COMENITY BANK/Dressbrn	l aet	4 digits of account number	r NULL		\$ 398.00
4.15	Creditor's Name		angito of account number	· 		*
	Po Box 182789	Wher	was the debt incurred?	2011-2016		
	Number Street					
		As of	the date you file, the clain	n is: Check all that apply.		
			ontingent			
	Columbus OH 43218	=	nliquidated			
	City State Zip Coo	le 📛	sputed			
- VV	Debtor 1 only					
	Debtor 1 only Debtor 2 only	T.,	of NONDRIORITY	rad claim:		
F	-		of NONPRIORITY unsecur udent loans	eu ciaiiii:		
F	Debtor 1 and Debtor 2 only			aration agreement or divorce		
	At least one of the debtors and another		ziigationis ansing out of a sep	aration agreement or divorce		

Check if this claim relates to a

community debt Is the claim subject to offest?

No

Official Form 106E/F

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify Credit Card or Credit Use

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Debtor 1	Timothy	Case 16-30841		Filed 09/28/16 Document	Entered 09/28/16 12:21:42 Page 29 of 69 Case Number (if known)	Desc Main	
	First Name	Middle Nan	ne	Last Name			_
Part	2∓ Your	NONPRIORITY Unsecured C	laims - Continu	ation Page			
Aftar lis	eting any o	ntries on this page, number	r thom hoginni	ng with 4.4 followed by 4	5 and so forth		Total Claim
TITCI III	ting uny c	itiles on this page, number	them beginn	ng with 4.4, followed by 4.	o, and 30 for all.		
4.17	COMENIT	Y BANK/Torrid	La:	st 4 digits of account number	er <u>NULL</u>		<u>\$478.00</u>
	Creditor's Nan				2014-2016		
	Po Box 18		Wr	nen was the debt incurred?	2014-2010		
	Number	Street					
			As	of the date you file, the clair	m is: Check all that apply.		
	Columbus	OH 4321	ı8 📙	Contingent			
	City	State Zip C		Unliquidated			
w	ho owes th	e debt? Check one.		Disputed			
	Debtor 1 o	nly					
	Debtor 2 of	nly	Ту	pe of NONPRIORITY unsecu	red claim:		
Ļ	=	nd Debtor 2 only	片	Student loans			
Ļ	=	e of the debtors and another	Ш	Obligations arising out of a sep			
L	Check if t	his claim relates to a		that you did not report as priori	ity claims ing plans, and other similar debts		
Is		ubject to offest?	Ш	Debts to perision or profit-shar	ing plans, and other similar debts		
	No	•		Other. Specify Credit Card	d or Credit Use		
	Yes						
4.18	COMENIT	Y BANK/Vctrssec	La	st 4 digits of account numbe	er <u>NULL</u>		<u>\$ 211.00</u>
	Creditor's Nan		10/1	nen was the debt incurred?	2011-2016		
	Po Box 18 Number	Street		ien was the dept incurred?			
	ramber	Gucci					
				of the date you file, the clair	m is: Check all that apply.		
	Columbus	OH 4321		Contingent			
	City	State Zip C	ode \square	Unliquidated Disputed			
W	_	e debt? Check one.	Ш	Disputed			
	Debtor 1 or	•	_				
-	Debtor 2 or	•	Ty∣	pe of NONPRIORITY unsecu	red claim:		
F	=	nd Debtor 2 only	H	Student loans Obligations arising out of a sep	paration agreement or diverse		
 -	╡	e of the debtors and another	Ш	that you did not report as priori			
L	Communi	his claim relates to a	П		ing plans, and other similar debts		
Is		ubject to offest?					
	No			Other. Specify Credit Card	d or Credit Use		
	Yes	V CARITAL ILION			NU II I		. 450.00
4.19		Y CAPITAL/HSN	La	st 4 digits of account number	er <u>NULL</u>		<u>\$ 159.00</u>
	Creditor's Nan 995 W 122		Wł	nen was the debt incurred?	2011-2013		
	Number	Street	'''	asst mountain			
		2000		af the data was file than 1.1	en las Objects all that are by		
				of the date you file, the clair	m is: Спеск ан tnat apply.		
	Westminst	er CO 8023		Contingent			
	City	State Zip C	ode \square	Unliquidated			

Debtor 1	Case 16-30841	Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main Doc 1 Filed 09/28/16 Page 30 of 69 Case Number (if known)	_
	First Name Middle Name	Last Name	
Part	Your NONPRIORITY Unsecured Claim	s - Continuation Page	
After lis	sting any entries on this page, number the	em beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Comenitycapital/Prdsgn	Last 4 digits of account number NULL	\$ <u>2,617.00</u>
	Creditor's Name	When was the debt incurred? 2013-2016	
	4590 E Broad St Number Street	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43213	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims	
Is	the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	- Canalin Speeding	
4.21	Creditors Discount & A	Last 4 digits of account number 7194	<u>\$ 25.00</u>
	Creditor's Name	When was the debt incurred? 2014-2014	
	415 E Main St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Streator IL 61364	Contingent	
	City State Zip Code	Unliquidated	
w	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?	Madical Dabi	
	No Yes	Other. Specify Medical Debt	
4.22	Discover FIN SVCS LLC	Last 4 digits of account number NULL	\$ 782.00
	Creditor's Name	<u> </u>	
	Po Boy 15316	When was the debt incurred? 2012-2016	

As of the date you file, the claim is: Check all that apply.

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify ___ Credit Card or Credit Use

Contingent

Unliquidated

Student loans

Disputed

Street

City
Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

Is the claim subject to offest?

community debt

No

At least one of the debtors and another Check if this claim relates to a

Number

Wilmington

Debtor 1 only Debtor 2 only DE 19850

State Zip Code

Debtor 1	Case 16-30841 Timothy James First Name Middle Name 21 Your NONPRIORITY Unsecured Cla	Page 31 of 69 Case Number (if known)	_
After lis	ting any entries on this page, number	them beginning with 4.4, followed by 4.5, and so forth.	Total Clain
	Discover FIN SVCS LLC Creditor's Name Po Box 15316 Number Street	Last 4 digits of account number NULL When was the debt incurred? 2014-2016	\$ <u>1,947.00</u>
<u> </u>	Wilmington DE 19850 City State Zip Col ho owes the debt? Check one.	Unliquidated	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offest? No	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use	
	Yes Kohls/Capone Creditor's Name N56 W 17000 Ridgewood Dr Number Street	Last 4 digits of account number NULL When was the debt incurred? 2001-2016	\$ <u>2,460.00</u>
		As of the date you file, the claim is: Check all that apply. Contingent	

Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main Case 16-30841 Page 32 of 69 **Document** Timothy James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.26	Synco/Amazon	Last 4 digits of account number NULL	\$ 996.00
	Creditor's Name		
	Po Box 965015	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date was file the plains in Charles II that such	
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Orealt Oard of Orealt Ose	
4.00	Cunch/DD	Last 4 digits of account number NULL	\$ 849.00
4.27		Last 4 digits of account number NULL	ψ <u>στσ.σσ</u>
	Creditor's Name Po Box 965024	When was the debt incurred? 2000-2016	
		when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.28	Syncb/CARE CREDIT	Last 4 digits of account number NULL	\$ _752.00
	Creditor's Name		
	Po Box 965036	When was the debt incurred? 2008-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Odarada FL 00000	Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Desire to perision of profit-sharing plans, and other similar desis	
	No	Crodit Cord or Crodit Lloc	
		Other. SpecifyCredit Card or Credit Use	
	Yes		

Official Form 106E/F

	Case 1	.6-30841 D	oc 1 Filed 09/28/1	6 Entered 09/28/16 12:21:42	Desc Main	
Debtor 1	1 Timothy	James	Ձօբսment	Page 33 of 69		
DCDIO	First Name	Middle Name	Last Name	case Number (ii known)		
Par	Your NONPRIORI	TY Unsecured Claims	- Continuation Page			
After li	sting any entries on this	s page, number them	n beginning with 4.4, followed by	4.5, and so forth.	Total C	Claim
4.29	Syncb/Citgo		Last 4 digits of account nur	nber NULL	\$ <u>2.00</u>	
	Creditor's Name			2001 2016		
	4125 Windard Plaza		When was the debt incurred	2001-2016		
	Number Street					
			As of the date you file, the o	laim is: Check all that apply.		
	Alpharetta	GA 30005	Contingent			
	City	State Zip Code	Unliquidated			
v	Who owes the debt? Check		Disputed			
	Debtor 1 only					
	Debtor 2 only		Type of NONPRIORITY unse	ecured claim:		
	Debtor 1 and Debtor 2 on	ly	Student loans			
	At least one of the debtor	s and another	Obligations arising out of a	separation agreement or divorce		
[Check if this claim rela	ites to a	that you did not report as p	riority claims		
-	community debt		Debts to pension or profit-s	haring plans, and other similar debts		
ls	s the claim subject to offe	est?				
	No		Other. Specify Credit C	ard or Credit Use		
4.20	Yes Syncb/JCP		Last 4 digits of account nur	nher NULL	\$ 1,76	3.00
4.30	Creditor's Name		Last 4 digits of account hun		Ψ	
	Po Box 965007		When was the debt incurred	2004-2016		
	Number Street					
			As of the date you file, the o	laim is: Check all that apply.		
			Contingent			
	Orlando	FL 32896	Unliquidated			
	City	State Zip Code				

Official Form 106E/F

Debtor 1	Timothy	James	ឯ្ទក្ខុរូវព្រent	Page 34 of 69 Case Number (if known)	
	First Name	Middle Name	Last Name		
Part	2 Your NONPRIC	ORITY Unsecured Claims - (Continuation Page		
Fait	Tour North	OKITI Olisecureu Olalilis - V	Continuation Page		
After lis	ting any entries on	this page, number them b	peginning with 4.4, followed by 4.5,	and so forth.	Total Claim
400	Syncb/WALMART [DC:	Look A divide of account mumber	NULL	\$ 1,604.00
4.32	Creditor's Name		Last 4 digits of account number		Ψ_1,001.00
	Po Box 965024		When was the debt incurred?	2008-2016	
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
	Orlando	FL 32896	Contingent		
	City	State Zip Code	Unliquidated		
w	ho owes the debt? C		Disputed		
	Debtor 1 only				
	Debtor 2 only		Type of NONPRIORITY unsecure	ed claim:	
ΙĒ	Debtor 1 and Debtor 2	2 only	Student loans		
	At least one of the de	•	Obligations arising out of a sepa	ration agreement or divorce	
=	Check if this claim		that you did not report as priority	claims	
-	community debt	relates to a	Debts to pension or profit-sharin		
Is	the claim subject to	offest?			
	No		Other. Specify Credit Card	or Credit Use	
	Yes				
4.33	TD BANK USA/Targ	getcred	Last 4 digits of account number	NULL	<u>\$ 538.00</u>
	Creditor's Name			2014-2016	
	Po Box 673		When was the debt incurred?	2014-2010	
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
			Contingent		
	Minneapolis	MN 55440	Unliquidated		
w	City ho owes the debt? C	State Zip Code	Disputed		
"	7	DIECK OHE.	-		
	Debtor 1 only				
	Debtor 2 only		Type of NONPRIORITY unsecure	d claim:	
⊨	Debtor 1 and Debtor 2		Student loans		
	At least one of the de		Obligations arising out of a sepa		
L	Check if this claim	relates to a	that you did not report as priority		
le	community debt the claim subject to	offest?	Debts to pension or profit-sharin	g plans, and other similar debts	
	No	onoot.	Other. Specify Credit Card	or Cradit Llea	
l Ē	Yes		Other. SpecifyCredit Card	or Gredit Use	
4.34	US DEPT OF ED/G	Glelsi	Last 4 digits of account number	8581	\$ 28,459.00
	Creditor's Name		· ·		
	Po Box 7860		When was the debt incurred?	2010-2016	
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
			Contingent		
	Madison	WI 53707	Unliquidated		
	City	State Zip Code	Disputed		
<u>w</u>	ho owes the debt? C	check one.	Disputed		
	Debtor 1 only				
	Debtor 2 only		Type of NONPRIORITY unsecure	d claim:	
l ⊨	Debtor 1 and Debtor 2		Student loans		
	At least one of the de	ebtors and another	Obligations arising out of a sepa		
[Check if this claim	relates to a	that you did not report as priority		
	community debt	- # + 0	Debts to pension or profit-sharin	g plans, and other similar debts	
IS	the claim subject to	OTTEST?	_		
-	No 7		Other. Specify		
	Yes				
Part	3: List Others to	o Be Notified for a Debt Tha	at You Already Listed		
				It you already listed in Parts 1 or 2. For	
	-			ne else, list the original creditor in Parts 1 or ny of the debts that you listed in Parts 1 or 2, list the	
				ts in Parts 1 or 2, do not fill out or submit this page.	

Record # 717503

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Timothy Debtor 1

James

Add the amounts for each type of unsecured claim.

Document

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$28,459.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$54,373.00
	6j. Total. Add lines 6f through 6i.	6j.	\$82,832.00

Fil	l in this in	Caso 16.3 formation to identify		ilod 00/29/16	Entered 09/28/16 12:21:4. 6 of 69	2 Desc Main
De	ebtor 1	Timothy	James	Burleson		
		First Name	Middle Name	Last Name		
	ebtor 2	Veronica	Margaret	Burleson		
(Sp	ouse, if filing)	First Name	Middle Name	Last Name		
Ur	nited States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of <u>I</u>	LLINOIS(State)		Па жи
	se Number			_		Check if this is an amended filing
	-	orm 106C				amended ming
		orm 106G	y Contracts and I			12/1:
nformadditi 1. D 2. Li ex	nation. If nonal pages o you hav No. Ch Yes. Fill st separat	nore space is needer, write your name a e any executory con eck this box and subit in all of the informatively each person or ont, vehicle lease, cel	d, copy the additional page, ind case number (if known). atracts or unexpired leases? mit this form to the court with ion below even if the contract company with whom you have	your other schedules. Y s or leases are listed in	n are equally responsible for supplying corn ntries, and attach it to this page. On the top ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/E . Then state what each contract or lease is foruction booklet for more examples of executor	of any
	nexpired le		n you have the contract or le	ease	State what the contract or I	ease is for
2.1					-	
	Name				_	
	Number	Street				
	City		State Zip C	Code	-	
2.2						
2.2	Name				-	
					-	
	Number	Street				
	City		State Zip C	Code	-	
2.3						
	Name				-	
	Niverbase	Oten et			-	
	Number	Street				
	City		State Zip C	Code	-	
2.4	Name				-	
					-	
	Number	Street				
	City		State Zip C	Code	-	
2.5						
.,	Name					
					-	
	Number	Street				

State Zip Code

City

Official Form 106G

Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main

E			ooumon t
Fill in this in	nformation to identif	y your case:	
Debtor 1	Timothy	James	Burleson
	First Name	Middle Name	Last Name
Debtor 2	Veronica	Margaret	Burleson
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS_
O Normhan	_		(State)
Case Number	r		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	aditional Page	s, write your name and c	ase number (if known). Answ	er every question	
1. D c	o you have an	y codebtors? (If you are fi	ling a joint case, do not list eit	her spouse as a c	odebtor.)
	No.				
	Yes				
		• •	• • • •	- '	nmunity property states and territories include
Ai	•		ada, New Mexico, Puerto Rico	, Texas, Washingt	on, and Wisconsin.)
	No. Go to li				
	」Yes. Did yo □ No	ur spouse, former spouse,	or legal equivalent live with y	ou at the time?	
	_	nwhich community state or	territory did you live?	F	ill in the name and current address of that person.
	Name of y	our spouse, former spouse or legal	equivalent		
	Number	Street			
	City		State	Zip Code	
3. In	Column 1, lis	t all of your codebtors. D	o not include your spouse as	a codebtor if you	ır spouse is filing with you. List the person
		•		-	e sure you have listed the creditor on
	-	ficial Form 106D), Schedu or Schedule G to fill out C		, or Schedule G (C	Official Form 106G). Use Schedule D,
	Caluman 4. Va				Column O. The anadition to out one court the debt
	Column 1: Yo	ur codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Fill in this information to identify your case:							
Debtor 1	Timothy	James	Burleson				
	First Name	Middle Name	Last Name				
Debtor 2	Veronica	Margaret	Burleson				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS							

 ck if this is:
An amended filing
A supplement showing post-petition
chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	X Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Driver		Secretary	
	Occupation may Include student or homemaker, if it applies.	Employers name	KeHe Distributors		Valley View Public Schools	
		Employers address	900 N. Schmidt		755 Dalhart Ave	
			Romeoville, IL 604	146	Romeoville, IL 60446	
		How long employed there?	18 years			
Pa	rt 2: Give Details About Monthly	y Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salary deductions). If not paid monthly, c	•	\$7,474.91	\$3,772.23		
3.	Estimate and list monthly overting		\$0.00	\$0.00		
4. Calculate gross income. Add line 2 + line 3.				\$7,474.91	\$3,772.23	

 Official Form 106I
 Record # 717503
 Schedule I: Your Income
 Page 1 of 2

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Document Timothy James Debtor 1 Case Number (if known) _ First Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
C	Сору	y line 4 here	4.	\$7,474.91		\$3,772.23		
		payroll deductions:	_	#4 F00 00		****		
		ax, Medicare, and Social Security deductions	5a.	\$1,590.29		\$689.50		
		Mandatory contributions for retirement plans	5b. 	\$0.00		\$157.21		
5	ic. V	oluntary contributions for retirement plans	5c. _	\$448.50		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e. _ 5f.	\$0.00		\$386.73		
	5f. Domestic support obligations			\$0.00		\$0.00		
	-	Jnion dues	5g. —	\$60.02		\$21.49		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$2,098.81	_	\$1,254.93		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$5,376.11		\$2,517.30		
8. List	all	other income regularly received:						
8	la.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
8	ßb.	Interest and dividends	8b.	\$0.00		\$0.00		
8	BC.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
8	ßd.	Unemployment compensation	8d	\$0.00		\$0.00		
8	le.	Social Security	8e. —	\$0.00		\$0.00		
8	ßf.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	ßg.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	ßh.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9. 🛕	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10. C	alc	ulate monthly income. Add line 7 + line 9.	10.	\$5,376.11 +		\$2,517.30		\$7,893.41
A	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u></u>	40,070111	<u>`</u>	22,017.00		Ψ1,000.41
lr o C	nclu the Oo n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen				11	\$0.00
		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	annlies		12.	\$7,893.41
		ou expect an increase or decrease within the year after you file this form		o and noidled Data, II II	applies		L	Ţ.,500. T 1
_	x							

FIII IN THIS II	nformation to identify y	our case:				
Debtor 1	Timothy	James	Burleson	Check if this is:		
	First Name	Middle Name	Last Name	An ameno	led filing	
Debtor 2 (Spouse, if filing)	Veronica First Name	Margaret Middle Name	Burleson Last Name			t-petition chapter 13
		NORTHERN DISTRICT OF		income as	s of the following	date:
Case Numbe		NORTHERN DISTRICT OF	ILLINOIS	MM / DD /	YYYY	
(If known)			_			
Official F	orm 106J				e filing for Debtor a separate house	2 because Debtor 2
				mamams	a separate nous	
	le J: Your Ex	_				12/14
				e equally responsible for supply s, write your name and case nu	_	
Part 1:	Describe Your Househole	ı				
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.	at Clara and another Oak and de				
	Yes. Debtor 2 mu	st file a separate Schedule	J.			
2. Do you	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not li	ist Debtor 1 and	X Yes. Fill out the	nis information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2	2.	each depende	ent	Daughter	18	No
	state the dependents'					Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
	expenses include	X No				
	es of people other than f and your dependents'	Yes				
Part 2:	Estimate Your Ongoing N	Ionthly Expenses				
			ss you are using this form a	s a supplement in a Chapter 13	case to report	
expenses as of the applicable		ruptcy is filed. If this is a s	upplemental <i>Schedule J</i> , ch	eck the box at the top of the fo	rm and fill in	
1		ash government assistan	ce if you know the value			
of such assist	tance and have include	d it on Schedule I: Your In	come (Official Form 106l.)			Your expenses
4. The ren	tal or home ownership	expenses for your resider	nce. Include first mortgage p	ayments and		
	t for the ground or lot.				4.	\$873.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$639.00
4b. Pr	roperty, homeowner's, o	renter's insurance			4b.	\$150.00
		r, and upkeep expenses			4c.	\$150.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

Page 1 of 3

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Document Page 41 of 69 Timothy James Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5 .		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$325.00
	6b. Water, sewer, garbage collection	6b.		\$115.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$458.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$900.00
8.	Childcare and children's education costs	8.		\$150.00
9.	Clothing, laundry, and dry cleaning	9.		\$100.00
10.	Personal care products and services	10.		\$80.00
11.	Medical and dental expenses	11.		\$150.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$628.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$160.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$263.92
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$265.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify: Other Installments	17d.		\$66.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 717503 Schedule J: Your Expenses Page 2 of 3 Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main Document Page 42 of 69

Timothy James Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$405.00 Pet Care (\$100.00), Postage/Bank Fees (\$5.00), Student Loans (\$300.00), 21. 21. Other. Specify: \$5,877.92 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$7,893.41 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$5,877.92 23b. Copy your monthly expenses from line 22 above. 23b.-\$2,015.49 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 717503 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to identi	fy your case:	
Debtor 1	Timothy	James	Burleson
	First Name	Middle Name	Last Name
Debtor 2	Veronica	Margaret	Burleson
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)	·		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney No	y to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summa correct.	ary and schedules filed with this declaration and that they are true and
🗶 /s/ Timothy James Burleson	🗶 /s/ Veronica Margaret Burleson
Signature of Debtor 1	Signature of Debtor 2
Date_09/26/2016	Date _09/26/2016
MM / DD / YYYY	MM / DD / YYYY

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			2001110111 1 4	00 110
Fill in this in	formation to identi	ify your case:		
B.144	Timethy	lamas	Durlagan	
Debtor 1	Timothy	James	Burleson	
	First Name	Middle Name	Last Name	
Debtor 2	Veronica	Margaret	Burleson	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS	
			(State)	
Case Number	r		_	
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (ii known). Answer every question.			
Part 1: Give Details About Your Marital Status and Where Y	ou Lived Before		
01. What is your current marital status?			
Married			
Not married			
02 During the last 3 years, have you lived anywhere other th	an where you live nov	?	
■ No. ☐ Yes. List all of the places you lived in the last 3 years. □	o not include where vo	u live now	
	, , , , , , , , , , , , , , , , , , , ,		
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
03 Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California and Wisconsin.)			
No.			
Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).		
Part 2: Explain the Sources of Your Income			

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Debtor 1 Timothy James Burleson Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$29,505 \$68,571 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$90,995 \$41,599 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$90,000 (est) Wages, commissions. \$32,000 (est) For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debtor 1	Timothy	James	Burleson	_	Case Number (if known) _	
	First Name	Middle Name	Last Name			
06 A	re either Debtor 1's	or Debtor 2's debts primarily cons	sumer debts?			
Г	7 No Neither Debt	or 1 nor Debtor 2 has primarily co	nsumer debts. Co	onsumer debts are define	d in 11 U.S.C. & 101(8) a	s
-	_	an individual primarily for a personal			u	
	•	days before you filed for bankrupto	•		5* or more?	
	☐ No. Go t	o line 7.				
	Yes. List	below each creditor to whom you p	oaid a total of \$6,22	25* or more in one or mo	re payments and the	
		ount you paid that creditor. Do not ir oport and alimony. Also, do not inclu		· · · · · ·		
	* Subject to adjus	stment on 4/01/16 and every 3 years	after that for case	es filed on or after the da	te of adjustment.	
	_	Debtor 2 or both have primarily control of the bankrup		nv creditor a total of \$600	or more?	
	☐ No. Go t		,,, , , , , -	,		
	Yes. List	below each creditor to whom you p	aid a total of \$600	or more and the total ar	nount you paid that	
	creditor.	Do not include payments for domes	stic support obligat	tions, such as child supp	ort and	
	alimony.	Also, do not include payments to ar	n attorney for this I	bankruptcy case.		
			Dates of payments	Total amount paid	Amount you still o	we Was this payment for
	BK C	OF AMER 4909 Savarese Cir	Monthly	\$ 873	\$ 154,865	Mortgage
	<u>Tam</u>	pa FL 33634				Car
						Credit card
						☐ Loan repayment ☐ Suppliers or vendors
						Other
	Gate	way ONE Lending & 160 N	Monthly	\$ 477	\$ 14,272	Mortgage
	Rive	rview Dr Ste 1 Anaheim CA				Car
	9280	08				Credit card
						☐ Loan repayment ☐ Suppliers or vendors
						Other
07 W	/ithin 1 year before y	ou filed for bankruptcy, did you mak	ce a payment on a	debt you owed anyone v	who was an insider?	
		relatives; any general partners; relat				
		you are an officer, director, person in a business you operate as a sole				
SI	uch as child support	and alimony.				
	No.					
[Yes. List all paymo	ents to an insider.	_			
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

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Debtor 1	Timothy	James	Burleson	_	Case Number (if known)	
	First Name	Middle Name	Last Name			
	/ithin 1 year before you	filed for bankruptcy, did you	make any payments or	transfer any property	on account of a debt that	benefited
		ots guaranteed or cosigned b	y an insider.			
	No. Yes. List all payment	ts to an insider				
_	_ roo. Elot all paymont	o to an inciden	Dates of	Total amount	Amount you still owe	Reason for this payment Include creditor's name
			payment	paid	Owe	include creditor's name
Part	Identify Legal ac	ctions, Repossessions, and F	oreclosures			
Li		filed for bankruptcy, were you luding personal injury cases, act disputes.				ort or custody
	No.					
[Yes. Fill in the details	S.				
			Nature of the case		or agency	Status of the case
		filled for bankruptcy, was an fill in the details below.	y of your property repos	sessed, foreclosed, g	garnished, attached, seized	I, or levied?
	No. Go to line 11					
L	Yes. Fill in the inform	nation below.				
	-	ou filed for bankruptcy, did ment because you owed a	-	g a bank or financial	institution, set off any am	ounts from your accounts
	No. Go to line 11					
	Yes. Fill in the inform	nation below.				
		u filed for bankruptcy, was a r, a custodian, or another o		the possession of a	n assignee for the benefit	of creditors, a
	No.					
L	Yes.					
Pari	List Certain Gift	s and Contributions				
13 W	/ithin 2 years before ye _	ou filed for bankruptcy, did	you give any gifts with	a total value of mor	e than \$600 per person?	
	No.					
_	Yes. Fill in the details	=				
14 W	ithin 2 years before ye	ou filed for bankruptcy, did	you give any gifts or c	ontributions with a t	otal value of more than \$6	300 to any charity?
	No.					
	Yes. Fill in the details	s for each gift.				
Part	6: List Certain Los	ses				
15 W	/ithin 1 year before yo	u filed for bankruptcy or sir	ice you filed for bankri	intev. did vou lose a	nything because of theft.	fire, other disaster, or
	ambling?		,	, .,, ,	, <u> </u>	,
	No.					
	Yes. Fill in the details	s for each gift.				
	List Cartain Pay	ments or Transfers				
Par						
C	onsulted about seekin	u filed for bankruptcy, did y g bankruptcy or preparing a pankruptcy petition prepare	a bankruptcy petition?			•
Г] No.					
	Yes. Fill in the details	S				

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Debtor 1 Timothy James Burleson Case Number (if known)

First Name Middle Name Last Name

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Case Number (if known)

Determine and value of any property transferred.

	Party Contact Info	Description and value of	any property transferred	Date payn or transfe	
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603				Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.
	Party Contact Info	Description and value of	any property transferred	Date payn or transfe	
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2016	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details.	s or to make payments to your cre		efer any property to any	vone who
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers Do not include gifts and transfers that you has a No. Yes. Fill in the details for each gift.	isiness or financial affairs? s made as security (such as the gra	nting of a security intere		
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-piles) No. Yes. Fill in the details for each gift.		o a self-settled trust or s	similar device of which	you are a
P	List Certain Financial Accounts, Instru	ıments, Safe Deposit Boxes, and Stor	age Units		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associon No. Yes. Fill in the details.	r other financial accounts; certifica	ites of deposit; shares in		
		Last 4 aigits of account number	instrument	closed, sold, moved, or transferred	closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables? No.	ear before you filed for bankruptcy	r, any safe deposit box o	r other depository for s	securities,
	Yes. Fill in the details.	Who else had access to it?	Describe the conte	nts	Do you still have it?

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Debtor 1	Imothy	James	Burleson	Case Number (if known) _		
	First Name	Middle Name	Last Name			
22 Ha	ave you stored property	in a storage unit or place	ce other than your home within 1	1 year before you filed for bankruptcy?		
	No.					
_	Yes. Fill in the details.					
	Tes. I ili ili ilic detalis.	Who	else has or had access to it?	Describe the contents	Do you still	
				2000.180 810 00110110	have it?	
Part	G: Identify Property Y	ou Hold or Control for So	omeone Else			
	o you hold or control any r someone.	y property that someon	e else owns? Include any proper	rty you borrowed from, are storing for,	or hold in trust	
	•					
	No.					
L	Yes. Fill in the details.	Who	un in the munnautu 2	Describe the avenuety	Value	
		whe	re is the property?	Describe the property	Value	
Part	Give Details About	Environmental Informati	ion			
		following definitions o	nnhu			
ror un	e purpose of Part 10, the	lollowing definitions a	рріу.			
■ En	vironmental law means a	any federal, state, or lo	cal statute or regulation concern	ning pollution, contamination, releases	of	
			al into the air, land, soil, surface leanup of these substances, was	water, groundwater, or other medium, stes, or material.		
	-		-	law, whether you now own, operate, or	utilize	
It c	or used to own, operate,	or utilize it, including a	isposai sites.			
	zardous material means bstance, hazardous mate	•		waste, hazardous substance, toxic		
Sui	ostance, nazaruous mat	eriai, polititarii, containi	mant, or similar term.			
Repor	t all notices, releases, ar	nd proceedings that you	u know about, regardless of whe	n they occurred.		
24 H a	as any governmental uni	t notified you that you	may be liable or potentially liable	e under or in violation of an environme	ntal law?	
	No.					
	Yes. Fill in the details.					
	Tes. I ili ili tile detalis.	Gove	ernmental unit	Environmental law, if you know it	Date of notice	
25 H a	ave you notified any gov	ernmental unit of any re	elease of hazardous material?			
	No.					
	Yes. Fill in the details.					
_	_	Gove	ernmental unit	Environmental law, if you know it	Date of notice	
00						
20 Ha	ave you been a party in a	any judicial or administ	rative proceeding under any env	rironmental law? Include settlements a	nd orders.	
	No.					
	Yes. Fill in the details.					
		Cour	rt or agency	Nature of the case	Status of the case	
	a:	v - · ·				
Part '	Give Details About	Your Business or Conne	ctions to Any Business			
27 W	ithin 4 years before you	filed for bankruptcy, di	d you own a business or have a	ny of the following connections to any	business?	
	A sole proprietor of	r self-employed in a tra	de, profession, or other activity,	either full-time or part-time		
	A member of a limit	ted liability company (L	LC) or limited liability partnersh	ip (LLP)		
	A partner in a partn	ership				
	An officer, director	, or managing executive	e of a corporation			
	=		quity securities of a corporation			
	_	_				
	No. None of the above	• •				
	Yes. Check all that app	ly above and fill in the de	etails below for each business.			

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otor 1	Timothy	James	Burleson	Case Number (if known)
	First Name	Middle Name	Last Name	
	Premier Designs	De	scribe the nature of the business	Employer Identification number
				Do not include Social Security number or
		Je	welry Sales	FINI.
				EIN:
		Nam	ne of accountant or bookkeeper	Dates business existed
			nothy Burelson	
			•	2013-2015
	No. Yes. Fill in the details.	er parties.		
_		Date	issued	
I hav ansv	e read the answers on this vers are true and correct. I	understand that m		I declare under penalty of perjury that the operty, or obtaining money or property by fraud t for up to 20 years, or both.
I hav ansv	e read the answers on this vers are true and correct. I	understand that m y case can result i	aking a false statement, concealing pro	pperty, or obtaining money or property by fraud
I hav ansv in co 18 U	e read the answers on this vers are true and correct. I nnection with a bankruptc	understand that m y case can result i nd 3571.	aking a false statement, concealing pro	operty, or obtaining money or property by fraud t for up to 20 years, or both.
I hav ansv in co 18 U	e read the answers on this yers are true and correct. I nnection with a bankruptcy S.C. §§ 152, 1341, 1519, an	understand that m y case can result i nd 3571.	aking a false statement, concealing prong a false statement, concealing prong fines up to \$250,000, or imprisonment	operty, or obtaining money or property by fraud t for up to 20 years, or both. orgaret Burleson
I hav ansv in co 18 U	e read the answers on this vers are true and correct. I nnection with a bankrupto, S.C. §§ 152, 1341, 1519, and /s/ Timothy James Burl Signature of Debtor 1	understand that m y case can result i nd 3571.	aking a false statement, concealing pronofines up to \$250,000, or imprisonment /s/ Veronica Ma Signature of Debte	operty, or obtaining money or property by fraud t for up to 20 years, or both. organet Burleson or 2
I hav ansv in co 18 U	e read the answers on this vers are true and correct. I nnection with a bankruptcy S.C. §§ 152, 1341, 1519, an	understand that m y case can result i nd 3571.	aking a false statement, concealing pronofines up to \$250,000, or imprisonment /s/ Veronica Ma Signature of Debte	operty, or obtaining money or property by fraud t for up to 20 years, or both. urgaret Burleson or 2
I havansviin co	e read the answers on this vers are true and correct. I nnection with a bankruptc; S.C. §§ 152, 1341, 1519, and /s/ Timothy James Burl Signature of Debtor 1 Date 09/26/2016 MM / DD / YYYYY	understand that m y case can result in d 3571. leson	Aking a false statement, concealing pronofines up to \$250,000, or imprisonment /s/ Veronica Ma Signature of Debte Date 09/26/201 MM / DD	operty, or obtaining money or property by fraud t for up to 20 years, or both. urgaret Burleson or 2
I hav ansv in co 18 U	e read the answers on this vers are true and correct. I nnection with a bankruptc; S.C. §§ 152, 1341, 1519, an /s/ Timothy James Burl Signature of Debtor 1 Date 09/26/2016 MM / DD / YYYY rou attach additional pages	understand that m y case can result in d 3571. leson	Aking a false statement, concealing pronofines up to \$250,000, or imprisonment /s/ Veronica Ma Signature of Debte Date 09/26/201 MM / DD	poperty, or obtaining money or property by fraud t for up to 20 years, or both. property by fraud transfer fraud to the form of the fraud transfer fraud to the fraud transfer fraud tran
I have answer in co. 18 U	e read the answers on this vers are true and correct. I nnection with a bankruptc; S.C. §§ 152, 1341, 1519, and /s/ Timothy James Burl Signature of Debtor 1 Date 09/26/2016 MM / DD / YYYYY	understand that m y case can result in d 3571. leson	Aking a false statement, concealing pronofines up to \$250,000, or imprisonment /s/ Veronica Ma Signature of Debte Date 09/26/201 MM / DD	operty, or obtaining money or property by fraud t for up to 20 years, or both. Ingaret Burleson or 2 6 / YYYYY
I have answer in control 18 U	e read the answers on this vers are true and correct. I nnection with a bankruptcy. S.C. §§ 152, 1341, 1519, and /s/ Timothy James Burl Signature of Debtor 1 Date 09/26/2016 MM / DD / YYYY rou attach additional pages No	understand that m y case can result in d 3571. leson	Aking a false statement, concealing pronofines up to \$250,000, or imprisonment /s/ Veronica Ma Signature of Debte Date 09/26/201 MM / DD at of Financial Affairs for Individuals File	operty, or obtaining money or property by fraud to for up to 20 years, or both. Ingaret Burleson or 2 6 / YYYY Iling for Bankruptcy (Official Form 107)?
Did y	e read the answers on this vers are true and correct. I nnection with a bankruptc; S.C. §§ 152, 1341, 1519, and /s/ Timothy James Burl Signature of Debtor 1 Date 09/26/2016 MM / DD / YYYY You attach additional pages No res	understand that m y case can result in d 3571. leson	Aking a false statement, concealing pronofines up to \$250,000, or imprisonment /s/ Veronica Ma Signature of Debte Date 09/26/201 MM / DD	operty, or obtaining money or property by fraud to for up to 20 years, or both. Ingaret Burleson or 2 6 / YYYY Iling for Bankruptcy (Official Form 107)?
I have answer in cc 18 U	e read the answers on this vers are true and correct. I nnection with a bankruptor S.C. §§ 152, 1341, 1519, and Island Is	understand that my case can result in d 3571. leson s to Your Statement	Aking a false statement, concealing pronofines up to \$250,000, or imprisonment /s/ Veronica Ma Signature of Debte Date 09/26/201 MM / DD at of Financial Affairs for Individuals File an attorney to help you fill out bankrupt	operty, or obtaining money or property by fraud t for up to 20 years, or both. Ingaret Burleson or 2 6 / YYYY Iling for Bankruptcy (Official Form 107)?
Did y	e read the answers on this vers are true and correct. I nnection with a bankruptc; S.C. §§ 152, 1341, 1519, and /s/ Timothy James Burl Signature of Debtor 1 Date 09/26/2016 MM / DD / YYYY You attach additional pages No res	understand that my case can result in d 3571. leson s to Your Statement	Aking a false statement, concealing pronofines up to \$250,000, or imprisonment /s/ Veronica Ma Signature of Debte Date 09/26/201 MM / DD at of Financial Affairs for Individuals File an attorney to help you fill out bankrupt	operty, or obtaining money or property by fraud t for up to 20 years, or both. Ingaret Burleson or 2 6 / YYYY Iling for Bankruptcy (Official Form 107)?

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B2030 (Form 2030) (12/15)

Burleson / Debtors

2.

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	
Timothy James Burleson and Veronica Margaret	Case No:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Chapter:

Chapter 13

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and	that
com	npensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services	
rend	dered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	

For legal services, I have agreed to accept	\$4,000.00
Prior to the filing of this statement I have received	\$0.00
Balance Due	\$4,000.00
The source of the compensation paid to me was:	
Debtor(s) Other: (specify	
T1	

- **3.** The source of compensation to be paid to me is:
 - Debtor(s) Other: (specify
- I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 - I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
 - e. [Other provisions as needed]
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

	CERTIFICATION
I certify that the foregoing is a compl	lete statement of any agreement or arrangement for
payment to	
me for representation of the debtor(s) in t	this bankruptcy proceedings.
Date: 09/27/2016	/s/ Kristin T Schindler
Date	Signature of Attorney
	Geraci Law L.L.C. Name of law firm
	name of taw jum

Record # 717503 Page 1 of 1

UNITED STATES BANKRUPFCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main 3. Personally review with the debtor **Encisionettic** configurettic configurettion, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

PFG Rec# 717-503 CARA Page 2 of 6

- Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Mair 2. Inform the debtor that the debtor machine the point true Page 5-410 68 of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



CARA Page 3 of 6

Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main C. TERMINATION OR CONVERSION OF THE CASE AFE AFE ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Mail (d) Any portion of the retainer that is united to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney ha	as received	,\$_ <i>O</i>		
toward the flat fee, leaving a balance due of \$ _	4000	; and \$ _	310	for expenses
leaving a balance due for the filing fee of \$	D			



Case 16-30841 Doc 1 Filed 09/28/16 Entered 09/28/16 12:21:42 Desc Main 4. In extraordinary circumstances, subhasieren ded Paigler 17 20 16 2 arings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date. the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed:

Veroneca Bullon

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-30841 Doc 1 Filed **GeFaGI haw Line C**d 09/28/16 12:21:42 Desc Main **National headquarters**: 55 E. Monroe Street #3400 Chicago III 60683 of 1866-925-1313 help@geracilaw.com



Date: 9/3/2016

Consultation Attorney: SHN

Record #: 717-503

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ 1000 per month for 100 months. The payment and length of the plan are been payment and length of the plan are been payment.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed;

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease

arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Timothy Burleson (Debtor)

Veronica Burleson (Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

Dated:

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Timothy James Burleson and Veronica Margaret Burleson / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/26/2016 /s/ Timothy James Burleson

Timothy James Burleson

X Date & Sign

X Date & Sign

Dated: 09/26/2016 /s/ Veronica Margaret Burleson

Veronica Margaret Burleson

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 60 of 69 In re Timothy James Burleson and Veronica Margaret Burleson / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Timothy James Burleson and Verofica Margaret Burleson / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/26/2016	/s/ Timothy James Burleson
	Timothy James Burleson
Dated: 09/26/2016	/s/ Veronica Margaret Burleson
	Veronica Margaret Burleson
Dated: 09/27/2016	/s/ Kristin T Schindler
	Attorney: Kristin T Schindler

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Debtor 1	Timothy	James	Burleson	Case Number (if kr	nown)	
	First Name	Middle Name	Last Name			
Part 6	Answer These Question	s for Reporting Purposes				
	What kind of debts do ou have?					
		res. Go to line	11.			
		16b. Are your debts promoney for a busines	rimarily business debts? ss or investment or through th	Business debts are debts to operation of the business	that you incurred to obtain s or investment.	
		□No. Go to line 1 □Yes. Go to line				
		16c. State the type of del	bts you owe that are not cons	sumer debts or business del	bts.	
	Are you filing under Chapter 7?	<u>=</u>	under Chapter 7. Go to line 1			
[Do you estimate that after		er Chapter 7. Do you estimat expenses are paid that funds			
	iny exempt property is	□N ₂				
_	excluded and	∐No.				
	dministrative expenses are paid that funds will be	Yes.				
	vailable for distribution					
t	o unsecured creditors?					
18. i	low many creditors do	1-49	1,000-5,0	300	25,001-50,000	
}	ou estimate that you	50-99	5 ,001-10	,000	50,001-100,000	
(owe?	100-199	10,001-2	5,000	☐ More than 100,000	
		200-999				
19. i	low much do you	\$0-\$50,000	□ \$1,000,0	01-\$10 million	☐\$500,000,001-\$1 billion	
€	estimate your assets to	\$50,001-\$100,000	\$10,000 ,	001-\$50 million	□\$1,000,000,001-\$10 billion	
k	e worth?	\$100,001-\$500,000	_ ` ` ` `	001-\$100 million	\$10,000,000,001-\$50 billion	
***************************************		\$500,001-\$1 million	☐ \$100,000	0,001-\$500 million	☐More than \$50 billion	
20. i	low much do you	50-\$50,000	□ \$1,000,0	101-\$10 million	\$500,000,001-\$1 billion	
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,	,001-\$50 million	\$1,000,000,001-\$10 billion	
t	o be?	\$100,001-\$500,000		,001-\$100 million	\$10,000,000,001-\$50 billion	
		☐ \$500,001-\$1 million	\$100,000	0,001 - \$500 million	☐ More than \$50 billion	
Part	7: Sign Below					
For y	ou	I have examined this petit correct.	tion, and I declare under pena	alty of perjury that the inform	mation provided is true and	
		If I have chosen to file un of title 11, United States (under Chapter 7.	der Chapter 7, I am aware the Code. I understand the relief a	at I may proceed, if eligible, available under each chapte	, under Chapter 7, 11,12, or 13 er, and I choose to proceed	
		If no attorney represents this document, I have obt	me and I did not pay or agree tained and read the notice rec	e to pay someone who is no quired by 11 U.S.C. § 342(b	ot an attorney to help me fill out o).	
		I request relief in accorda	ance with the chapter of title 1	1, United States Code, spe	cified in this petition.	
Parking parking the first of th		I understand making a fal with a bankruptcy case co 18 U.S.C. §§ 152, 1341,	an result in fines up to \$250,0	perty, or obtaining money o 100, or imprisonment for up	or property by fraud in connection to 20 years, or both.	
		Signature of Debtdo	2 Bul	≥ × Us	venuca Bulle august proposed p	
CONTRACTOR DATE OF THE		Executed on	9,26,2016	Execut	red on :09/2016	

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Fill in this in	formation to identi	fy your case:		
Debtor 1	Timothy	James	Burleson	
20210.	First Name	Middle Name	Last Name	
Debtor 2	Veronica	Margaret	Burleson	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for	the: <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Numbe	r		_	
(If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below					
Charles and Annual Control of the	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
atomies and mesons	No					
and the second second	Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
AND		••				
Sector/residence						
CHARLES CHARLES CONTROL OF THE CONTR	Under penalty of perjury, I declare that I have read the summary and schedule correct.	s filed with ti	his declaration and that they are true and			
w the Contract of the Contract	x Limite Abure x Signature of Debtor 1	of Debtor 2	m. Buleson			
Controller	Date : 09 16/2016 Date : 0 MM	<u> </u>	2016 YY			
-						

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Debtor 1	Timothy	James	Burleson		Case Number (if known)
	First Name	Middle Name	Last Name	•	

art 12: Sign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
* Inoth Bule * Verence Bullown Signature of Debtor 2				
Date <u>89/26/2016</u> MM / DD / YYYY Date <u>MM / DD / YYYY</u>				
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
■ No				
Yes				
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
■ No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 09 12-6 /2016

Timothy James Burleson

in M. Bul

X Date & Sign

X Date & Sign

Dated: 04/26/2016

Veronica Margaret Burleson

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy James Burleson and Veronica Margaret Burleson / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 0 91 26 12016

Timothy James Burleson

X Date & Sign

Dated: 01 124 12016

Vermea M. Brule

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Timothy James Burleson

Veronica Margaret Burleson

Date: 09/26/2016

Date: 09 12 4 12016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Debtor 1	Timothy	James	Burleson	Case Number (if known)
	First Name	Middle Name	Last Name	
Part 5:	Sign Below			
	By signing here, I decl	are under penalty of perju	ry that the information on this	s statement and in any attachments is true and correct.
	1/100 00	At OBu	1-	Jonaneca M. Brul
	Timo	thy James Burlesor		Veronica Margaret Burleson
-	Date: Dated: <u>@</u>	9126 12016		Date: Dated: 126 /2016

Form B 201A, Notice to Consumer Debtor(s)

In re Timothy James Burleson and Veronica Margaret Burleson / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/26 /2016

Timothy James Burleson

X Date & Sign

Dated: 01/24 /2016

Vermica M. Brulo

X Date & Sign

Dated: 4/4/2016

Attorney: Kristin T Schindler